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Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Substitute for form PTO
INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

Date Submitted: August 17, 2005

(use as many sheets as necessary)

Complete if Known

Application Number	10/071,053
Filing Date	02/08/2002
First Named Inventor	Bruce Bent
Group Art Unit	3624
Examiner Name	Unknown
Attorney Docket Number	049212-0104

Sheet 1 of 3

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
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Examiner Signature

Michael R. P.

Date Considered

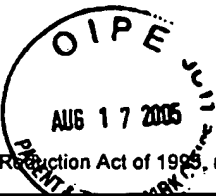
08/30/05

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¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: August 17, 2005 (use as many sheets as necessary)				Complete if Known	
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		Number	Kind Code ² (if known)			
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		Office ³	Number ⁴	Kind Code ⁵ (if known)				
	B61	JP	10049590			02/20/1998		
	B62	WO	95/23379			08/31/1995		

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
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[Signature]	B64	American Banker Online – New Pitch: Deposit Insurance Sharing, pg. 1-4 (January 21, 2003).	

Examiner Signature	Date Considered
[Signature]	08/30/05

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
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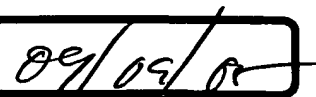
NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
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	B67	Certificate of Deposit Registry Service: Keeping deposits in the corn patch; Banknews/March 2003.	
	B68	Heavyweight Funding, Bankers News, Volume II, Issue 5, pg. 1-2 March 4, 2003.	
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Examiner Signature



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